July 7, 2010

Mr. John H. Dasburg
Lead Director of the Board
Mr. Jay S. Fishman
Chairman & Chief Executive Officer
Mr. Alan D. Schnitzer
Vice Chairman & Chief Legal Officer
The Travelers Companies, Inc. and
The Travelers Indemnity Company and its property casualty affiliates
385 Washington Street
Saint Paul, MN 55102

via fax 651-310-8204

The Travelers Indemnity Companies doing business in Texas c/o Corporation Service Company 211 East 7th Street, Suite 620 Austin, Texas 78701-3218

via U.S. first class mail

CEASE AND DESIST LETTER RE: TELEVISION ADVERTISEMENT AIRING IN TEXAS entitled "DRIVING YOUR HOUSE"

Gentlemen:

On behalf of the Attorney General of Texas, we request that The Travelers Companies, Inc., The Travelers Indemnity Company and its property casualty affiliates, and any and all of its other agents, employees and representatives, immediately cease and desist any and all further television, print, multimedia, computer generated and/or radio advertisements or solicitations to the Texas public which feature claims that suggest anyone could be forced to sell or lose their home because they did not carry adequate automobile liability insurance, that Travelers will keep that from happening by insuring better than other carriers, or any other similar advertisements with similar claims.

The television advertisement in question, entitled "Driving Your House" which has been broadcast on television in Texas, contains false, misleading and deceptive statements and violates the Texas Deceptive Trade Practices-Consumer Protection Act and the Texas Insurance Code.

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We appreciate your cooperation in immediately halting this ad campaign in Texas and reserve the right to further investigate this matter and bring appropriate action as needed to protect Texas consumers.

Sincerely,

MARY THENDERSON
Deputy Division Chief

Consumer Protection & Public Health Division